

Information to identify the case:

Debtor 1	Patrick A. Rood	Social Security number or ITIN	xxx-xx-0578
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-11344-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patrick A. Rood

12/21/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Patrick A. Rood
 Debtor

Case No. 18-11344-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db
 517291097 +Patrick A. Rood, 226 Chestnut St., Westville, NJ 08093-1305
 517291098 +Anke Vanderburgh, 226 Chestnut St., Westville, NJ 08093-1305
 517291101 +Borough of Westville, Tax Office, 165 Broadway, Westville, NJ 08093-1148
 517291102 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 517291102 +Experian, PO Box 4500, Allen, TX 75013-1311
 517291095 +KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
 517291104 +Kay Jewelers/genesis, PO Box 4485, Beaverton, OR 97076-4485
 517424990 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200,
 Charlotte, NC 28217-1930
 517291106 +Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 517291107 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245
 517291108 +TransUnion, PO Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2018 01:08:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 22 2018 01:08:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: GMACFS.COM Dec 22 2018 05:23:00 Ally Capital, serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004
 cr EDI: GMACFS.COM Dec 22 2018 05:23:00 Ally Financial, PO Box 130424,
 Roseville, MN 55113-0004
 517325198 EDI: GMACFS.COM Dec 22 2018 05:23:00 Ally Capital, PO Box 130424,
 Roseville MN 55113-0004
 517291096 +EDI: GMACFS.COM Dec 22 2018 05:23:00 Ally Financial, Attn: Bankruptcy, PO Box 380901,
 Bloomington, MN 55438-0901
 517291099 +EDI: CAPITALONE.COM Dec 22 2018 05:23:00 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 517291100 +EDI: NAVIENTFKASMDOE.COM Dec 22 2018 05:23:00 Dept Of Ed/Navient, Attn: Claims Dept,
 P.O. Box 9635, Wilkes Barr, PA 18773-9635
 517291103 +EDI: IRS.COM Dec 22 2018 05:23:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 517386450 +EDI: MID8.COM Dec 22 2018 05:23:00 Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 517410181 EDI: NAVIENTFKASMSERV.COM Dec 22 2018 05:23:00 Navient Solutions, LLC on behalf of,
 Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
 517291105 E-mail/Text: clientinformation@procollect.com Dec 22 2018 01:06:43 Pro Collect, Inc,
 12170 N. Abrams Rd, Ste 100, Dallas, TX 75243

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517410182* Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,
 Wilkes-Barre, PA 18773-9635

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Dec 21, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor RoundPoint Mortgage Servicing Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor RoundPoint Mortgage Servicing Corporation
rsolarz@kmlawgroup.com
Thomas G. Egner on behalf of Debtor Patrick A. Rood tegner@mcdowelllegal.com,
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c
om;mfunk@mcdowelllegal.com;egnertr62202@notify.bestcase.com
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com
Thomas J Subranni trustee@subranni.com,
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9